



***Statement of The Insurance Association of Connecticut***

**General Law Committee**

**February 22, 2022**

**SB 121 - An Act Concerning the Fair Right to Repair Act**

I am Eric George, President of the Insurance Association of Connecticut (IAC). The IAC is a state-based trade association that represents Connecticut's property and casualty insurance industry and Connecticut's life insurance and financial security industries. Among other insurance-related products, IAC members offer (i) home insurance, (ii) auto insurance, (iii) workers' compensation insurance, (iv) liability insurance, (v) group benefits, (vi) life insurance, (vii) annuities, (viii) retirement plans, (ix) long-term care insurance, (x) disability income insurance, and (xi) reinsurance.

The IAC supports the right to repair initiative, for the same reason that we support competitive markets in general, not just for insurance but for repairs as well. Consumers benefit when there are competitive markets for replacement parts and repairs for their small electronic devices, and as well as their vehicles. For many people, the family car may be the biggest asset they own.

Independent motor vehicle repair facilities face similar obstacles to obtaining parts and repair information as do small electronic repair businesses. As pointed out in the recent report

entitled “Nixing the Fix: An FTC Report to Congress”<sup>1</sup>, the Federal Trade Commission (FTC) highlights several concerns related to repair restrictions imposed by car manufacturers that have long been shared by auto insurers, particularly as they pertain to competition for replacement parts, and the ability of a consumer to use a repair facility of their own choosing.

In the FTC report, concerns are expressed by the auto repair and aftermarket parts industries that vehicle manufacturers only make certain replacement parts, repair manuals or diagnostic information available to affiliated repair facilities. Auto insurers share the concern that these practices limit competition and consumer choice.

While the IAC supports the concept of this bill, we strongly believe that it should also apply to motor vehicles and, hence, we would implore this Committee to remove the current exemption for vehicle manufacturers.

As set forth above, we believe that it is critically important that right to repair provisions apply to vehicle manufacturers.

For the foregoing reasons, the IAC asks this Committee to move forward with SB 121 with the modification that we have described herein. Thank you.

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<sup>1</sup> [https://www.ftc.gov/system/files/documents/reports/nixing-fix-ftc-report-congress-repair-restrictions/nixing\\_the\\_fix\\_report\\_final\\_5521\\_630pm-508\\_002.pdf](https://www.ftc.gov/system/files/documents/reports/nixing-fix-ftc-report-congress-repair-restrictions/nixing_the_fix_report_final_5521_630pm-508_002.pdf)